

**These are plans of the proposed THMHF Restricted Fund
Please check back later**



THE TOM HOWAT MEMORIAL HARDSHIP FUND

INFORMATION (NOT OPERATIONAL YET)

The Tom Howat Memorial Hardship Fund is a restricted fund and, it is managed by Forces Online CIC. The restrictions placed on the money donated into the fund are:

- The only charges that will come out off the fund will be as a result of, charges levied in terms of getting the money into the bank, which would be paid to banking or financial institution charges such as, PayPal, Stripe, etc. Forces Online will make every effort to reduce such costs.
- No other charges or expenses will be paid from the restricted fund.
- 100% of the remaining donations will be reserved to help veterans who are suffering from severe financial hardship or homelessness.

Management of the Fund

Forces Online will be working with other organisations that have joined the Partnership Network/corporate sponsors who, have elected to help manage and distribute funding to successful beneficiaries.

Who can apply?

The fund will be available to help serving and former armed forces personnel and their families to alleviate hardship issues bought on as a direct result of service in the armed forces. Applications for direct funding will be available both for individuals and, organisations working on behalf of them.

Will there be any restrictions?

Yes, the fund will be restricted to hardship issues and, the individual applicants must be prepared to undertake therapy or action planning in terms of financial issues which, will then address the long-term welfare of the applicants. It will not be available as a top up fund where veterans and their families are not managing their finances to secure their long-term future. It is designed to act as a starting point to making a difference where, unforeseen circumstances or ongoing mental health issues have caused severe hardship issues. One of the aims of the fund is to try and alleviate and reduce the effects of becoming homeless, etc, or helping to make the transition back to normality less painful.

How will it work

Forces Online will create and, manage a select number of voluntary fund managers who, will consist of the Forces Online directors and a some of the key people who, may be part of other organisations taken from the Partner Network and, some of the corporate sponsor organisations. At any one time it will need the cooperation of at least three fund managers to make a funding decision based on individual application requirements.

How can I/We apply for funding?

Organisations wishing to apply for funding from the THMHF will need to do so using the online or printed and manually returned application forms (unless a veteran or family member is in immediate danger of being harmed as a result of their circumstances in, which case the a representative of the organisation should establish phone contact with a member of the team on 0845 6808257, or they can redirect the individual to us, and depending on the circumstances of the individual will decide on how to apply:

- Individuals that could be directly harmed as a result of their circumstances such, as homelessness or severe financial hardship can make contact by any means to Forces Online as shown on our website [contact page](#) or by directly calling 0845 6808257. You can also come through our Forces Online messenger or chat which is show on every

page of our website. There will eventually be an 0800-number associated with the Tom Howat Memorial Hardship Fund.

- Individual applicants that can wait, but still need support can fill in an online application or print the form from the site and send it to the address displayed on the form.

What Happens once I/we apply for support?

You will be allocated an individual case manager who will be in direct contact with you. If your case is severe and in need of urgent attention the case manager may need to talk directly to you to gain specific information so they can carry out an ID check and, they will keep you informed about the process. If the ID process proves that you are not applicable for any help from the THMHF then you will be informed as quickly as possible and may be offered further advice which, would be dependant on your individual case. We aim to help people veterans and family members who are suffering from severe hardship issues within a couple of hours.

Online and written applications can take up to a couple of days to be processed and, this would depend on the help and support needed.

What happens if later I have been helped by the THMHF but am not a veteran, or claimed fraudulently?

You would be guilty of misappropriation of the system and knew beforehand that this was the case. In all such cases Forces Online will directly pass your details to the local police force for investigation, and you could be later prosecuted for your actions. The fund is for bone-fide veterans and families hardship cases only, and not as a general hand out to veterans and, non-serving individuals.

Will I need to repay the cost of any help given?

No, we are not here to add to your issues. We are purely here to help and get you to a place of stability.

What will happen if I receive help from the THMHF?

Once you receive help from the THMHF, we will then look at a more long-term plan which will involve other organisations working directly with or occasionally working with the armed forces community, where a plan of action

will be decided on how best to proceed with your support plan. This will be done during the first working day following being supported by the THMHF and, this will be conducted by your case worker or delegated person from Forces Online or partner organisation(s).

Please note: in all cases we do not give direct financial support, which means you will never be given any money directly in hand, and in many cases the help might be in the form of advice and contact details of organisations that can offer immediate support.